



A-F/3628  
ITW

Appl. No. : 09/646,728  
Applicant : Jammal et al.  
Filed : 04/27/2001

Confirmation No. 6097

Title : SYSTEM, METHOD, AND COMPUTER PROGRAM PRODUCT  
FOR ASSESSING RISK WITHIN A PREDEFINED MARKET

TC/A.U. : 3628  
Examiner : Nguyen, Nga B.

Docket : 2762-113  
Cust. No. : **6449**

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria VA 22313-1450

Date: December 29, 2004

**Reply to Final Office Action**

Dear Sir:

This reply is in response to the Final Office Action  
mailed November 04, 2004.

**Amendments to the claims** are reflected in the listing of  
claims, which begins on page 2 of this paper.

**Remarks** begin on page 11 of this paper.